

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Applicant	Nicholas Frattalone		
Title	Method And System For Implementing a Combined Investment		
Application No.	09/923,161	Confirmation No.	1517
Filing Date	August 6, 2001	Art Unit	3693
Atty File No.	32958.00007	Examiner	Jocelyn Greimel

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**FILED ELECTRONICALLY ON USPTO EFS-WEB ON DECEMBER 29, 2008  
BY PETER J. BUTCH III, REG. NO. 32,203**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

**REPLY PURSUANT TO 37 C.F.R. § 1.111**

Sir:

In response to the outstanding non-final Official Action mailed June 26, 2008, the following claim amendments and remarks are being submitted by Applicant with a three-month Petition for Extension of Time for consideration by the Examiner.

Amendments to the claims begin on page 2 of this document.

Remarks begin on page 7 of this document.